FILED
SEP 27 1950
CHARLES ELMORE CROPLEY
CLERK

SUPREME COURT OF THE UNITED STATES

OCTOBER TERM, 1950

No. 265

THE WORLD FIRE & MARINE INSURANCE COMPANY,

Petitioner,

vs.

BOWDEN L. PALMER AND JOHN BRUNO, JR.,

Respondents

REPLY BRIEF OF PETITIONER IN SUPPORT OF APPLICATION FOR CERTIORARI

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POINT I

No Liability under the Demolition Clause Involved

In order to determine liability under an insurance policy, it is necessary to ascertain the coverage, that is to say, the hazard against which the insurer agrees to protect the insured. It is stipulated, Appendix I, that a correct copy of the policy involved is made Appendix II (Application for Certiorari, Page 44). What is known as the Demolition Clause is expressed in unambiguous language. Under such clause the petitioner agreed to indemnify the respon-